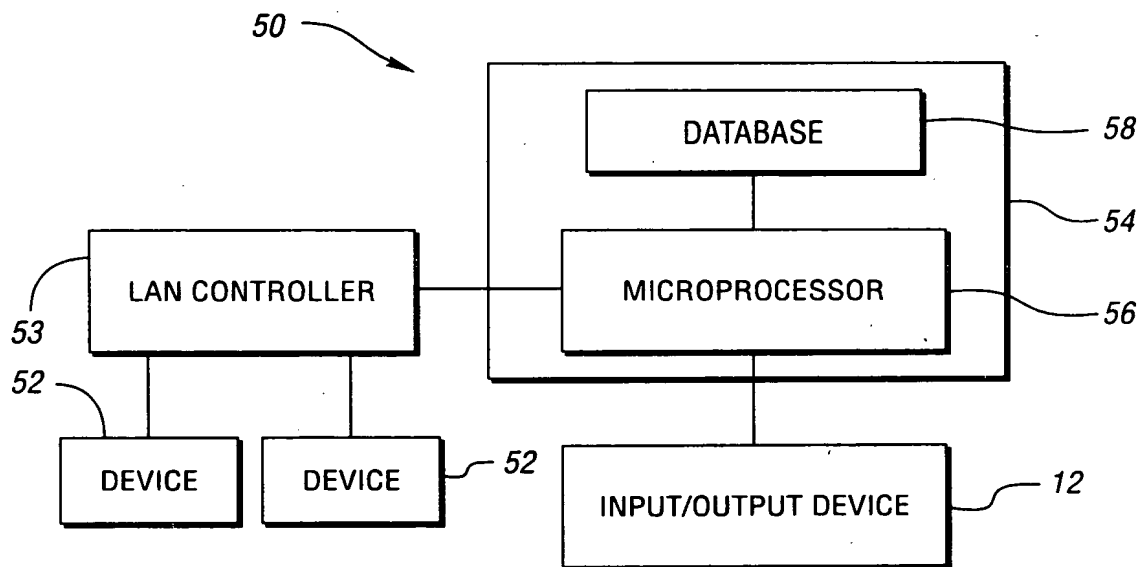


*Fig. 1a*



*Fig. 1b*

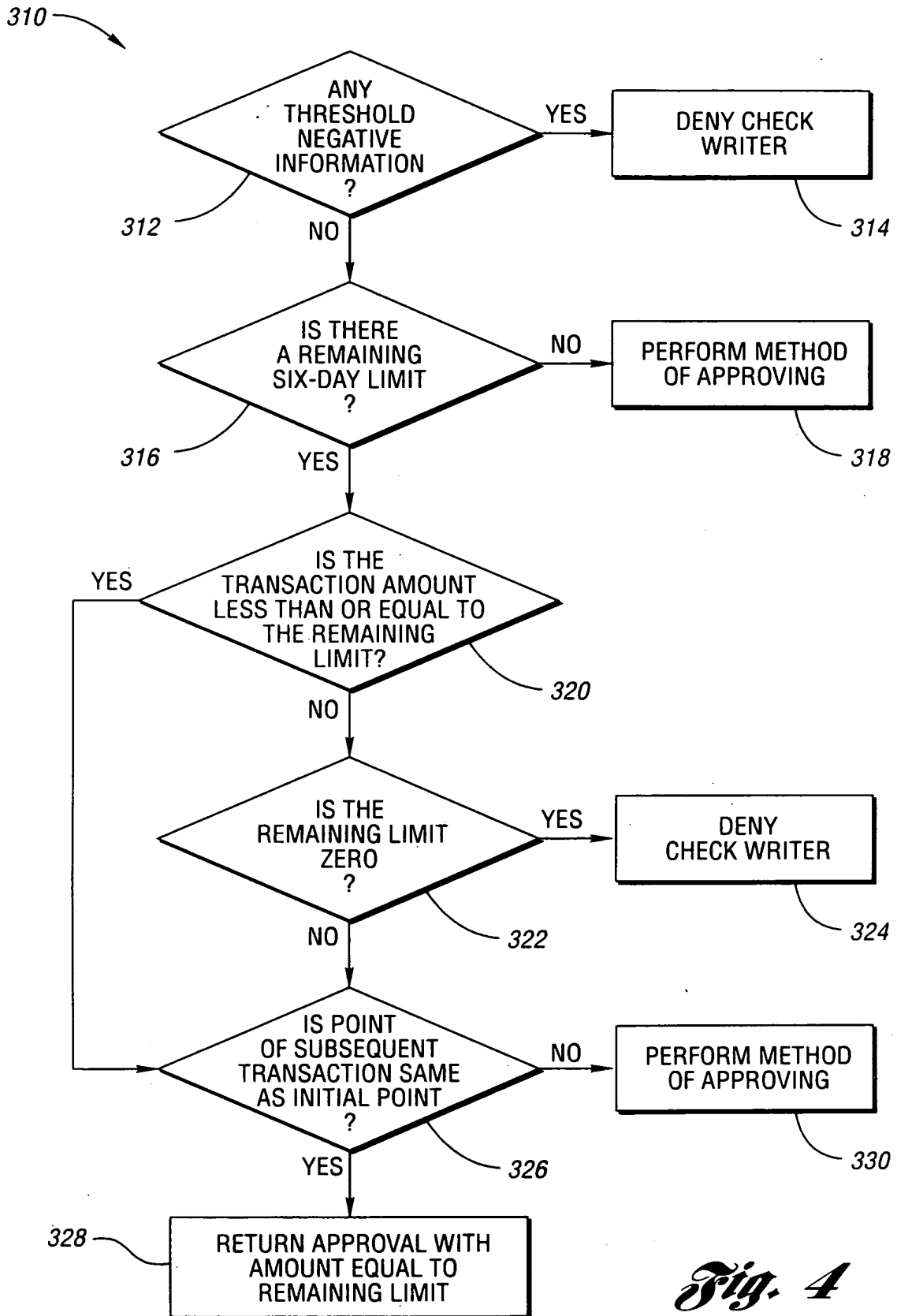
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graph TD
    110 --> 112[STORING HISTORICAL CHECK WRITING INFORMATION]
    112 --> 114[RECEIVING IDENTIFICATION INFORMATION TO ACCESS RESPECTIVE CHECK WRITING INFORMATION]
    114 --> 116[PROCESSING THE INFORMATION TO DETERMINE A SCORE]
    116 --> 118[CLASSIFYING THE CHECKWRITER IN A PREDETERMINED CATEGORY BASED ON THE SCORE]
    118 --> 120[DETERMINING THE LIMIT OVER THE TIME PERIOD BASED ON THE CATEGORY]
    120 --> 122[DECLINING THE CHECKWRITER TO CASH CHECKS, IF THE CHECK WRITER IS CLASSIFIED IN ONE CATEGORY]
    122 --> 124[APPROVING THE CHECK WRITER TO CASH CHECKS, IF THE CHECKWRITER IS CLASSIFIED IN ANOTHER CATEGORY]

```

<b><u>RISK SCORE</u></b>	<b><u>6-DAY LIMIT</u></b>	<b><u>DAILY LIMIT</u></b>
0-100	\$0	\$0 (DECLINE)
101-200	\$1,000	\$200
201-300	\$3,000	\$700
301-400	\$5,000	\$1,000

*Fig. 3*



*Fig. 4*